

*"After reading the booklet, I realized that I had some decisions to make for my future. Taking action and planning ahead were the best ways for me to take charge."*



Order your **free kit** from the U.S. Department of Health & Human Services that explains how to start planning for long-term living. Order the kit. Begin making plans. **Own your future!**



Chet Culver  
Governor

*"You are never too young, or too old, to plan for the future. This new program can help you know your options, make your plans and be prepared for the years ahead. Order your free planning kit today."*

Call 1-866-PLANLTC (1-866-752-6582)  
to request your long-term  
care planning kit.

TTY users should call 1-800-427-5605.



# Own Your Future



## Planning for long-term living

- Planning options for your future
- Understanding your finances as you age
- FREE Own Your Future planning kit offer



Name			
Address			
City	State	Zip	

If you know someone else who would like this free kit, please give us their name and address:

Name			
Address			
City	State	Zip	

# Aging well...is about Staying Independent.

If you are 45 or older, you're used to making important decisions about the way you live. And the best time to start deciding your future is now.

Seventy percent of older Americans will need help with health and personal needs and activities of daily living as they grow older. Over time these services can be very expensive and many people mistakenly believe Medicare will always cover those costs. Medicare does not cover Custodial LTC and Home Health Care (HHC). Planning for how you will afford these services is an important part of owning your future. Paying for long-term care does not have to mean losing control over your life. Plan wisely. Know your options. Act now.

## Send or call for your FREE Iowa *Own Your Future* Planning Kit.

To help you make decisions that are best for you, Governor Chet Culver and the U.S. Department of Health & Human Services are offering a free planning kit to help you plan for your future.



*"I'll admit it. I never really thought about my options for aging well until I realized how important it is to plan ahead for the future. So I started doing my homework and making plans."*

### Let this kit help you:

The kit includes a planning guide with Iowa-specific resources and information on the new Iowa Long-Term Care Partnership to help you prepare for the years ahead.

**Plan early and wisely:** Learn about resources available to help you design financial and legal plans – and more.  
**Know your options:** Get information on ways to plan for long-term living.  
**Take action:** This kit has steps you can take now to begin owning your future.

### Can I really own my future?

With the right plan and information, you can build a firm foundation for the years that lie ahead. This kit can help you get started.

### Where do I begin?

Please visit [www.longtermcare.gov/campaign/ia](http://www.longtermcare.gov/campaign/ia) on the web, return the postage-paid card provided below or just call 1-866-PLANLTC (1-866-752-6582) to request your *Own Your Future* planning kit. TTY users should call 1-800-427-5605.

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